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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/604,500	07/25/2003	Beth W. Ghiloni	F-728	1499

919 7590 01/27/2005

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EXAMINER

ALPERT, JAMES M

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 01/27/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

10/604,500

Applicant(s)

GHILONI ET AL

Examiner

James Alpert

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 25 July 2003.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-15 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-15 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- ☒ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 07/25/2003
- ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- ☐ Notice of Informal Patent Application (PTO-152)
- ☐ Other: _____

DETAILED ACTION

The application has been examined, and Claims 1-15 are pending. The objections and rejections are as stated below.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claim 1-3,6-8, 11-13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Piazza et al., U.S. Patent Application Publication 20030061358 in view of Crooks et al., U.S. Patent #6052671.

With regard to Claim 1, Piazza teaches a credit charges presentation and administration method comprising:

receiving an indication of a charge from a financial institution by a first user of a first vendor; (Para. 75, describing vendor reports; Claim 16, describing receiving charge related data)

requesting detail information regarding the charge from the first vendor referring to the indication; (Paras. 23-27, describing the process of the user selecting various reports to be viewed which will detail various vendor charges)

receiving detail information regarding the charge from the first vendor; (Paras. 36-38, 75-80 describing how reports about various vendors are provided to a corporate user)

storing and aggregating the detail information regarding the charge from the first vendor; (Paras. 36-38)

providing access to the aggregated detail information; (Paras. 23-27)

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receiving selection data for the aggregated detail information;
(Para. 39, describing how vendor information can be further categorized and limited through a hierarchical structure; Paras. 23-27, describing the process of the user selecting various reports to be viewed which will detail various vendor charges)

With regard to the following limitation:

generating a bill based upon the selection data,

Piazza does not expressly disclose this aspect of the invention. However, Crooks, in the same field of endeavor, does teach presentation and generation of a bill based on selected items (Figures 10-12, showing selection of bills).

It would have been obvious to one of ordinary skill in the art at the time applicant's invention was made to modify the teachings of Piazza, relating to categorization and viewing of credit transactions by vendor and user, to include a bill generation feature as taught by Crooks. The motivation for such a combination is to decrease the amount of delinquencies and charge-offs by streamlining the posting, viewing, and billing process. **Claims 6 and 11**, representing a system and article of manufacture designed for carrying out the method, are similarly rejected.

With regard to Claim 2, Piazza teaches a method further comprising:

tracking the inclusion of the charge on a bill.
(Para. 23-27 and 36-38 describe the tracking of charges)

Claims 7 and 12, representing a system and article of manufacture designed for carrying out the method, are similarly rejected.

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With regard to Claim 3, Piazza teaches a method further comprising:

receiving an indication of payment of the bill and tracking a charge-back payment status of the charge.

The examiner interprets "indication" and "tracking" broadly, so as to include whether charges have become delinquent. As such, Para. 84 discloses the above limitation.

Claims 8 and 13, representing a system and article of manufacture designed for carrying out the method, are similarly rejected.

Claim 4-5,9-10,14-15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Piazza et al., U.S. Patent Application Publication 20030061358 in view of Barron's Dictionary of Computer and Internet Terms, 6th edition.

With regard to Claim 4, Piazza does not teach a method wherein:

selection data is received from an automated filter macro.

Although Piazza does not expressly teach a "filter macro" in the implementation of his system, Barron's Dictionary of Computer and Internet Terms teaches a macro as "a series of keystrokes that have been combined so they can be easily accessed."

It would have been obvious to one of ordinary skill in the art at the time applicant's invention was made to modify the teachings of Piazza, relating to categorization and viewing of credit transactions by vendor and user, to include an automated filter macro as taught by Barron's. The motivation for such a combination is to decrease the amount of delinquencies and charge-offs by streamlining the posting, viewing, and billing process. **Claims 9 and 14**, representing a system and article of manufacture designed for carrying out the method, are similarly rejected.

With regard to Claim 5, Piazza does not teach a method comprising:

selection data is received from a user indication including a checkbox selection.

Although Piazza does not expressly teach a "checkbox selection" in the implementation of his system, Barron's Dictionary of Computer and Internet Terms teaches a checkbox as "a small box (in a window) that the user can turn on or off by clicking with the mouse."

It would have been obvious to one of ordinary skill in the art at the time applicant's invention was made to modify the teachings of Piazza, relating to categorization and viewing of credit transactions by vendor and user, to include checkbox selection as taught by Barron's. The motivation for such a combination is to decrease the amount of delinquencies and charge-offs by streamlining the posting, viewing, and billing process. **Claims 10 and 15**, representing a system and article of manufacture designed for carrying out the method, are similarly rejected.

Conclusion

The following prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

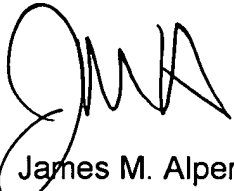
1. Northington, et al., U.S. Patent #6128602, October 3, 2000, Open-Architecture System for Real-time Consolidation of Information from Multiple Financial Systems.
2. Nauman, et al., U.S. Patent Application Publication #20040039693, February 26, 2004, Value Processing Network and Methods.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to James Alpert whose telephone number is (703) 305-4001. The examiner can normally be reached on M-F 9:00-5:30. If attempts to reach

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the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



James M. Alpert
January 21, 2005

 1-21-05

**JAGDISH N. PATEL
PRIMARY EXAMINER**